

WEST[Help](#)[Logout](#)[Interrupt](#)[Main Menu](#)[Search Form](#)[Posting Counts](#)[Show S Numbers](#)[Edit S Numbers](#)[Preferences](#)[Cases](#)**Search Results -**

Terms	Documents
11 and 126	46

Database:

US Patents Full-Text Database
US Pre-Grant Publication Full-Text Database
JPO Abstracts Database
EPO Abstracts Database
Derwent World Patents Index
IBM Technical Disclosure Bulletins

Search:[Refine Search](#)[Recall Text](#)[Clear](#)**Search History****DATE:** Thursday, June 27, 2002 [Printable Copy](#) [Create Case](#)

Set Name Query

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result set

DB=USPT,PGPB,JPAB,EPAB,DWPI,TDBD; PLUR=YES; OP=OR

<u>L27</u>	l1 and l26	46	<u>L27</u>
<u>L26</u>	l25 not l24	215	<u>L26</u>
<u>L25</u>	(l22 and l23)	255	<u>L25</u>
<u>L24</u>	l22 same l23	40	<u>L24</u>
<u>L23</u>	account\$1 near5 ((third party) or corporat\$3 or organization\$2 or firm\$1 another\$1)	2885	<u>L23</u>
<u>L22</u>	bill\$1 near3 pay\$5	2726	<u>L22</u>
<u>L21</u>	((((709/217)!.CCLS.))	1309	<u>L21</u>
<u>L20</u>	((((709/229)!.CCLS.))	817	<u>L20</u>
<u>L19</u>	((((707/513)!.CCLS.))	718	<u>L19</u>
<u>L18</u>	((((707/100)!.CCLS.))	1093	<u>L18</u>
<u>L17</u>	((((707/\$)!.CCLS.))	14853	<u>L17</u>
<u>L16</u>	((((705/\$)!.CCLS.))	13367	<u>L16</u>
<u>L15</u>	((((709/\$)!.CCLS.))	16914	<u>L15</u>
<u>L14</u>	((((709/209)!.CCLS.))	97	<u>L14</u>
<u>L13</u>	((((709/237)!.CCLS.))	287	<u>L13</u>
<u>L12</u>	((((709/235)!.CCLS.))	269	<u>L12</u>
<u>L11</u>	((((709/231)!.CCLS.))	481	<u>L11</u>
<u>L10</u>	((((709/224)!.CCLS.))	1319	<u>L10</u>
<u>L9</u>	((709/203)!.CCLS.)	1904	<u>L9</u>
<u>L8</u>	L1 and l7	92	<u>L8</u>
<u>L7</u>	L6 and server	9806	<u>L7</u>
<u>L6</u>	L5 and (website or "web page")	13933	<u>L6</u>
<u>L5</u>	(internet or www or web)	371121	<u>L5</u>
<u>L4</u>	((((705/34)!.CCLS.))	170	<u>L4</u>
<u>L3</u>	((((705/44)!.CCLS.))	261	<u>L3</u>
<u>L2</u>	((((705/42)!.CCLS.))	177	<u>L2</u>
<u>L1</u>	((705/40)!.CCLS.)	355	<u>L1</u>

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<u>L21</u>	((((709/217)!.CCLS.))	1309	<u>L21</u>
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<u>L19</u>	((((707/513)!.CCLS.))	718	<u>L19</u>
<u>L18</u>	((((707/100)!.CCLS.))	1093	<u>L18</u>
<u>L17</u>	((((707/\$)!.CCLS.))	14853	<u>L17</u>
<u>L16</u>	((((705/\$)!.CCLS.))	13367	<u>L16</u>
<u>L15</u>	((((709/\$)!.CCLS.))	16914	<u>L15</u>
<u>L14</u>	((((709/209)!.CCLS.))	97	<u>L14</u>
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<u>L10</u>	((((709/224)!.CCLS.))	1319	<u>L10</u>
<u>L9</u>	((709/203)!.CCLS.)	1904	<u>L9</u>
<u>L8</u>	L1 and l7	92	<u>L8</u>
<u>L7</u>	L6 and server	9806	<u>L7</u>
<u>L6</u>	L5 and (website or "web page")	13933	<u>L6</u>
<u>L5</u>	(internet or www or web)	371121	<u>L5</u>
<u>L4</u>	((((705/34)!.CCLS.))	170	<u>L4</u>
<u>L3</u>	((((705/44)!.CCLS.))	261	<u>L3</u>
<u>L2</u>	((((705/42)!.CCLS.))	177	<u>L2</u>
<u>L1</u>	((705/40)!.CCLS.)	355	<u>L1</u>

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DB=USPT,PGPB,JPAB,EPAB,DWPI,TDBD; PLUR=YES; OP=OR

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<u>L19</u>	((((707/513)!.CCLS.))	718	<u>L19</u>
<u>L18</u>	((((707/100)!.CCLS.))	1093	<u>L18</u>
<u>L17</u>	((((707/\$)!.CCLS.))	14853	<u>L17</u>
<u>L16</u>	((((705/\$)!.CCLS.))	13367	<u>L16</u>
<u>L15</u>	((((709/\$)!.CCLS.))	16914	<u>L15</u>
<u>L14</u>	((((709/209)!.CCLS.))	97	<u>L14</u>
<u>L13</u>	((((709/237)!.CCLS.))	287	<u>L13</u>
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<u>L10</u>	((((709/224)!.CCLS.))	1319	<u>L10</u>
<u>L9</u>	((709/203)!.CCLS.)	1904	<u>L9</u>
<u>L8</u>	L1 and l7	92	<u>L8</u>
<u>L7</u>	L6 and server	9806	<u>L7</u>
<u>L6</u>	L5 and (website or "web page")	13933	<u>L6</u>
<u>L5</u>	(internet or www or web)	371121	<u>L5</u>
<u>L4</u>	((((705/34)!.CCLS.))	170	<u>L4</u>
<u>L3</u>	((((705/44)!.CCLS.))	261	<u>L3</u>
<u>L2</u>	((((705/42)!.CCLS.))	177	<u>L2</u>
<u>L1</u>	((705/40)!.CCLS.)	355	<u>L1</u>

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<u>L24</u>	l22 same l23	40	<u>L24</u>
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<u>L18</u>	((((707/100)!.CCLS.))	1093	<u>L18</u>
<u>L17</u>	((((707/\$)!.CCLS.))	14853	<u>L17</u>
<u>L16</u>	((((705/\$)!.CCLS.))	13367	<u>L16</u>
<u>L15</u>	((((709/\$)!.CCLS.))	16914	<u>L15</u>
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<u>L11</u>	((((709/231)!.CCLS.))	481	<u>L11</u>
<u>L10</u>	((((709/224)!.CCLS.))	1319	<u>L10</u>
<u>L9</u>	((709/203)!.CCLS.)	1904	<u>L9</u>
<u>L8</u>	L1 and l7	92	<u>L8</u>
<u>L7</u>	L6 and server	9806	<u>L7</u>
<u>L6</u>	L5 and (website or "web page")	13933	<u>L6</u>
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<u>L2</u>	((((705/42)!.CCLS.))	177	<u>L2</u>
<u>L1</u>	((705/40)!.CCLS.)	355	<u>L1</u>

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Search Results - Record(s) 1 through 10 of 46 returned.☐ 1. Document ID: US 20020082991 A1

L27: Entry 1 of 46

File: PGPB

Jun 27, 2002

PGPUB-DOCUMENT-NUMBER: 20020082991
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020082991 A1

TITLE: Telecommunications cost management system

PUBLICATION-DATE: June 27, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY	RULE-47
Friedman, Richard	San Francisco	CA	US	
Mosher, Scott	Monte Sereno	CA	US	
Helander, Roy E.	Laguna Beach	CA	US	

US-CL-CURRENT: 705/40

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWIC	Draw Desc	Image
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☐ 2. Document ID: US 20020077978 A1

L27: Entry 2 of 46

File: PGPB

Jun 20, 2002

PGPUB-DOCUMENT-NUMBER: 20020077978
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020077978 A1

TITLE: Method and system for processing internet payments

PUBLICATION-DATE: June 20, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY	RULE-47
O'Leary, Denis	New York	NY	US	
D'Agostino, Vincent	New York	NY	US	
Re, S. Richard	Westfield	NJ	US	
Burney, Jessica	New York	NY	US	
Hoffman, Adam	New York	NY	US	

US-CL-CURRENT: 705/40

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWIC	Draw Desc	Image
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☐ 3. Document ID: US 20020052841 A1

L27: Entry 3 of 46

File: PGPB

May 2, 2002

PGPUB-DOCUMENT-NUMBER: 20020052841
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020052841 A1

TITLE: Electronic payment system

PUBLICATION-DATE: May 2, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY	RULE-47
Guthrie, Paul D.	San Francisco	CA	US	
Martinez, Ronald G.	San Francisco	CA	US	
Crossman, Kimo	San Francisco	CA	US	
McEachen, Matthew Robert	El Granada	CA	US	

US-CL-CURRENT: 705/40; 235/379, 705/39

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWIC	Draw Desc	Image
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☐ 4. Document ID: US 20020032653 A1

L27: Entry 4 of 46

File: PGPB

Mar 14, 2002

PGPUB-DOCUMENT-NUMBER: 20020032653

PGPUB-FILING-TYPE: new

DOCUMENT-IDENTIFIER: US 20020032653 A1

TITLE: Method and system for payment over the internet

PUBLICATION-DATE: March 14, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY	RULE-47
Schutzer, Daniel	Scarsdale	NY	US	

US-CL-CURRENT: 705/40

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWIC	Draw Desc	Image
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☐ 5. Document ID: US 20020026416 A1

L27: Entry 5 of 46

File: PGPB

Feb 28, 2002

PGPUB-DOCUMENT-NUMBER: 20020026416

PGPUB-FILING-TYPE: new

DOCUMENT-IDENTIFIER: US 20020026416 A1

TITLE: System and method for account reconciliation

PUBLICATION-DATE: February 28, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY	RULE-47
Provinse, Shirely J.	Bethesda	MD	US	

US-CL-CURRENT: 705/39; 705/40

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KWIC	Draw Desc	Image
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☐ 6. Document ID: US 20020016769 A1

L27: Entry 6 of 46

File: PGPB

Feb 7, 2002

PGPUB-DOCUMENT-NUMBER: 20020016769

PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020016769 A1

TITLE: Method and system for on-line payments

PUBLICATION-DATE: February 7, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY	RULE-47
Barbara, Ellen	Bedford	NY	US	
Jenkins, Antony	New York	NY	US	

US-CL-CURRENT: 705/40; 705/39

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KWIC	Draw Desc	Image
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☐ 7. Document ID: US 20020007343 A1

L27: Entry 7 of 46

File: PGPB

Jan 17, 2002

PGPUB-DOCUMENT-NUMBER: 20020007343
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020007343 A1

TITLE: NETWORK TRANSACTION SYSTEM WITH AUTHENTICATION BASED ON EXISTING BANK ACCOUNT

PUBLICATION-DATE: January 17, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY	RULE-47
OYAMA, SHUJI	KAWASAKI-SHI		JP	
SATO, AKIRA	KAWASAKI-SHI		JP	

US-CL-CURRENT: 705/39; 705/40, 705/42

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KWIC	Draw Desc	Image
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☐ 8. Document ID: US 20010051919 A1

L27: Entry 8 of 46

File: PGPB

Dec 13, 2001

PGPUB-DOCUMENT-NUMBER: 20010051919
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20010051919 A1

TITLE: Early-payment discount for E-billing system

PUBLICATION-DATE: December 13, 2001

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY	RULE-47
Mason, Elaine Scott	Stone Mountain	GA	US	

US-CL-CURRENT: 705/40; 705/14, 705/26, 705/39

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KWIC	Draw Desc	Image
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☐ 9. Document ID: US 20010051918 A1

L27: Entry 9 of 46

File: PGPB

Dec 13, 2001

PGPUB-DOCUMENT-NUMBER: 20010051918
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20010051918 A1

TITLE: Disallow payment for E-billing system

PUBLICATION-DATE: December 13, 2001

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY	RULE-47
Mason, Elaine Scott	Stone Mountain	GA	US	

US-CL-CURRENT: 705/40; 705/39

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KWIC	Draw Desc	Image
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☐ 10. Document ID: US 20010037315 A1

L27: Entry 10 of 46

File: PGPB

Nov 1, 2001

PGPUB-DOCUMENT-NUMBER: 20010037315
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20010037315 A1

TITLE: System and method for secure distribution of information via eMail

PUBLICATION-DATE: November 1, 2001

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY	RULE-47
Saliba, Bassam A.	Issaquah	WA	US	
Young, Kyle S.	Sammamish	WA	US	
Waterstone, Michael L.	Waterson	WA	US	
Dent, Warren T.	Camano Island	WA	US	

US-CL-CURRENT: 705/70; 705/40

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KWIC	Draw Desc	Image
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☐ 11. Document ID: US 20010037297 A1

L27: Entry 11 of 46

File: PGPB

Nov 1, 2001

PGPUB-DOCUMENT-NUMBER: 20010037297

PGPUB-FILING-TYPE: new

DOCUMENT-IDENTIFIER: US 20010037297 A1

TITLE: Bill paying with the aid of a scanner

PUBLICATION-DATE: November 1, 2001

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY	RULE-47
McNair, Edward Parry	Las Cruces	NM	US	

US-CL-CURRENT: 705/40[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Sequences](#) | [Attachments](#)[KIMC](#) | [Draw Desc](#) | [Image](#)☐ 12. Document ID: US 20010032180 A1

L27: Entry 12 of 46

File: PGPB

Oct 18, 2001

PGPUB-DOCUMENT-NUMBER: 20010032180

PGPUB-FILING-TYPE: new

DOCUMENT-IDENTIFIER: US 20010032180 A1

TITLE: System for carrying out a commercial transaction with a high security and efficiency

PUBLICATION-DATE: October 18, 2001

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY	RULE-47
Takami, Katsushi	Tokyo		JP	
Matsuo, Daisuke	Tokyo		JP	

US-CL-CURRENT: 705/39; 705/26, 705/35, 705/40, 705/42[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Sequences](#) | [Attachments](#)[KIMC](#) | [Draw Desc](#) | [Image](#)☐ 13. Document ID: US 6411940 B1

L27: Entry 13 of 46

File: USPT

Jun 25, 2002

US-PAT-NO: 6411940

DOCUMENT-IDENTIFIER: US 6411940 B1

TITLE: Internet billing method

DATE-ISSUED: June 25, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP	COUNTRY
Egendorf; Andrew	Lincoln	MA		

US-CL-CURRENT: 705/40; 235/379, 235/380

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KWIC	Draw Desc	Image
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☐ 14. Document ID: US 6374231 B1

L27: Entry 14 of 46

File: USPT

Apr 16, 2002

US-PAT-NO: 6374231

DOCUMENT-IDENTIFIER: US 6374231 B1

TITLE: Money fund banking system

DATE-ISSUED: April 16, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Bent; Bruce	Manhasset	NY	11030	
Bent, II; Bruce	New York	NY	10014	

US-CL-CURRENT: 705/40; 705/36, 705/37, 705/38

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KWIC	Draw Desc	Image
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☐ 15. Document ID: US 6363363 B1

L27: Entry 15 of 46

File: USPT

Mar 26, 2002

US-PAT-NO: 6363363

DOCUMENT-IDENTIFIER: US 6363363 B1

TITLE: System, method and article of manufacture for managing transactions in a high availability system

DATE-ISSUED: March 26, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Haller; Daniel R.	Menlo Park	CA		
Nguyen; Trong	Sunnyvale	CA		
Rowney; Kevin T. B.	San Francisco	CA		
Berger; David A.	San Mateo	CA		
Kramer; Glenn A.	San Francisco	CA		

US-CL-CURRENT: 705/40; 705/26, 705/27, 705/77, 709/203, 709/230, 709/245, 709/249, 709/250

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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☐ 16. Document ID: US 6363361 B1

L27: Entry 16 of 46

File: USPT

Mar 26, 2002

US-PAT-NO: 6363361

DOCUMENT-IDENTIFIER: US 6363361 B1

TITLE: Computerized patent and trademark fee payment method and system for law firms

DATE-ISSUED: March 26, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Lundberg; Steven W.	Edina	MN		

US-CL-CURRENT: 705/40; 705/34

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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☐ 17. Document ID: US 6353811 B1

L27: Entry 17 of 46

File: USPT

Mar 5, 2002

US-PAT-NO: 6353811

DOCUMENT-IDENTIFIER: US 6353811 B1

TITLE: Credit card billing system for identifying expenditures on a credit card account

DATE-ISSUED: March 5, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Weissman; Steven I.	Cooper City	FL	33026	

US-CL-CURRENT: 705/40

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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☐ 18. Document ID: US 6351739 B1

L27: Entry 18 of 46

File: USPT

Feb 26, 2002

US-PAT-NO: 6351739

DOCUMENT-IDENTIFIER: US 6351739 B1

TITLE: Internet billing method

DATE-ISSUED: February 26, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Egendorf; Andrew	Lincoln	MA		

US-CL-CURRENT: 705/40; 235/379, 235/380, 705/41, 705/42

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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☐ 19. Document ID: US 6341272 B1

L27: Entry 19 of 46

File: USPT

Jan 22, 2002

US-PAT-NO: 6341272

DOCUMENT-IDENTIFIER: US 6341272 B1

TITLE: Business service platform, network, and system

DATE-ISSUED: January 22, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Randle; William M.	Bexley	OH		

US-CL-CURRENT: 705/40; 705/26, 705/27, 705/30, 705/37

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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☐ 20. Document ID: US 6334116 B1

L27: Entry 20 of 46

File: USPT

Dec 25, 2001

US-PAT-NO: 6334116

DOCUMENT-IDENTIFIER: US 6334116 B1

TITLE: Technique for centrally tracking transactions in an electronic billing system

DATE-ISSUED: December 25, 2001

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Ganesan; Ravi	Roswell	GA		
Harris; Mark Todd	Alpharetta	GA		
Dreyer; Hans Daniel	Gahanna	OH		
Wolfe; Kathryn Randall	Westerville	OH		

US-CL-CURRENT: 705/34; 705/40

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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WEST[Generate Collection](#)[Print](#)**Search Results - Record(s) 21 through 30 of 46 returned.**☐ 21. Document ID: US 6327577 B1

L27: Entry 21 of 46

File: USPT

Dec 4, 2001

US-PAT-NO: 6327577

DOCUMENT-IDENTIFIER: US 6327577 B1

TITLE: Electronic bill payment system with account-number scheming

DATE-ISSUED: December 4, 2001

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Garrison; David Lee	Columbus	OH		
Kight; Patricia A.	Dublin	OH		
Perkins; Brad	Dublin	OH		
Ward; Cheryl Lynn	Hilliard	OH		
Lawson; Mary Elizabeth	Dublin	OH		
Kerin; Amy Lynn	Delaware	OH		

US-CL-CURRENT: 705/40; 705/35, 705/37, 705/38, 705/39[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Sequences](#) | [Attachments](#)[KWC](#) | [Draw Desc](#) | [Image](#)☐ 22. Document ID: US 6324525 B1

L27: Entry 22 of 46

File: USPT

Nov 27, 2001

US-PAT-NO: 6324525

DOCUMENT-IDENTIFIER: US 6324525 B1

TITLE: Settlement of aggregated electronic transactions over a network

DATE-ISSUED: November 27, 2001

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Kramer; Glenn A.	San Francisco	CA		
Weber; Jay C.	Menlo Park	CA		

US-CL-CURRENT: 705/40[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Sequences](#) | [Attachments](#)[KWC](#) | [Draw Desc](#) | [Image](#)☐ 23. Document ID: US 6317745 B1

L27: Entry 23 of 46

File: USPT

Nov 13, 2001

US-PAT-NO: 6317745

DOCUMENT-IDENTIFIER: US 6317745 B1

TITLE: Trusted third party data structure for electronic funds transfer and bill
presentment

DATE-ISSUED: November 13, 2001

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Thomas; George F.	Oakdale	NY		
Wood; Albert G.	Kings Park	NY		
Pawelczyk; Joseph S.	Morris Plains	NJ		
Cotton; Robert M.	New York	NY		

US-CL-CURRENT: 707/100; 705/40, 705/45, 707/104.1

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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☐ 24. Document ID: US 6311167 B1

L27: Entry 24 of 46

File: USPT

Oct 30, 2001

US-PAT-NO: 6311167

DOCUMENT-IDENTIFIER: US 6311167 B1

TITLE: Portable 2-way wireless financial messaging unit

DATE-ISSUED: October 30, 2001

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Davis; Walter Lee	Parkland	FL		
LaVell; Jeff	Mesa	AZ		
Leonardo; Victoria A.	Boca Raton	FL		
Herold; Barry W.	Boca Raton	FL		

US-CL-CURRENT: 705/35; 235/379, 235/380, 705/39, 705/40, 705/41

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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☐ 25. Document ID: US 6298335 B1

L27: Entry 25 of 46

File: USPT

Oct 2, 2001

US-PAT-NO: 6298335

DOCUMENT-IDENTIFIER: US 6298335 B1

TITLE: Method of controlling payment of debts

DATE-ISSUED: October 2, 2001

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Bernstein; Robert	Wilmette	IL	60091	

US-CL-CURRENT: 705/40; 705/34, 705/39, 705/42, 705/78

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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☐ 26. Document ID: US 6188994 B1

L27: Entry 26 of 46

File: USPT

Feb 13, 2001

US-PAT-NO: 6188994
DOCUMENT-IDENTIFIER: US 6188994 B1

TITLE: Internet billing method

DATE-ISSUED: February 13, 2001

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Egendorf; Andrew	Lincoln	MA		

US-CL-CURRENT: 705/40; 705/26

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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☐ 27. Document ID: US 6178409 B1

L27: Entry 27 of 46

File: USPT

Jan 23, 2001

US-PAT-NO: 6178409
DOCUMENT-IDENTIFIER: US 6178409 B1

TITLE: System, method and article of manufacture for multiple-entry point virtual point of sale architecture

DATE-ISSUED: January 23, 2001

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Weber; Jay C.	Menlo Park	CA		
Berger; David A.	San Mateo	CA		
Arora; Atul	San Jose	CA		

US-CL-CURRENT: 705/79; 380/255, 380/287, 705/26, 705/39, 705/40, 705/44, 705/76, 705/77, 713/150, 713/153, 713/155, 713/156, 713/168, 713/175

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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☐ 28. Document ID: US 6105006 A

L27: Entry 28 of 46

File: USPT

Aug 15, 2000

US-PAT-NO: 6105006
DOCUMENT-IDENTIFIER: US 6105006 A

TITLE: Transaction authentication for 1-way wireless financial messaging units

DATE-ISSUED: August 15, 2000

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Davis; Walter Lee	Parkland	FL	33076	
Rasor; Gregg Edward	Boynton Beach	FL	33426	
Macnak; Philip Paul	Wellington	FL	33414	

US-CL-CURRENT: 705/35; 235/379, 235/380, 705/39, 705/40, 705/41, 705/42, 705/64, 705/75

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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☐ 29. Document ID: US 6078907 A

L27: Entry 29 of 46

File: USPT

Jun 20, 2000

US-PAT-NO: 6078907

DOCUMENT-IDENTIFIER: US 6078907 A

TITLE: Method and system for electronically presenting and paying bills

DATE-ISSUED: June 20, 2000

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Lamm; David	Burnsville	MN	55337	

US-CL-CURRENT: 705/40; 705/42, 705/44

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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☐ 30. Document ID: US 6072870 A

L27: Entry 30 of 46

File: USPT

Jun 6, 2000

US-PAT-NO: 6072870

DOCUMENT-IDENTIFIER: US 6072870 A

TITLE: System, method and article of manufacture for a gateway payment architecture utilizing a multichannel, extensible, flexible architecture

DATE-ISSUED: June 6, 2000

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Nguyen; Trong	Sunnyvale	CA		
Haller; Daniel R.	Menlo Park	CA		
Kramer; Glenn A.	San Francisco	CA		

US-CL-CURRENT: 705/79; 705/26, 705/35, 705/39, 705/40, 705/78, 713/201

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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☐ 31. Document ID: US 6061665 A

L27: Entry 31 of 46

File: USPT

May 9, 2000

US-PAT-NO: 6061665

DOCUMENT-IDENTIFIER: US 6061665 A

TITLE: System, method and article of manufacture for dynamic negotiation of a network payment framework

DATE-ISSUED: May 9, 2000

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Bahreman; Ali Reza	San Diego	CA		

US-CL-CURRENT: 705/40; 705/26[Full](#) [Title](#) [Citation](#) [Front](#) [Review](#) [Classification](#) [Date](#) [Reference](#) [Sequences](#) [Attachments](#)[KIMC](#) [Draw Desc](#) [Image](#)☐ 32. Document ID: US 6032134 A

L27: Entry 32 of 46

File: USPT

Feb 29, 2000

US-PAT-NO: 6032134

DOCUMENT-IDENTIFIER: US 6032134 A

TITLE: Credit card billing system for identifying expenditures on a credit card account

DATE-ISSUED: February 29, 2000

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Weissman; Steven I.	Cooper City	FL	33026	

US-CL-CURRENT: 705/40; 705/16, 705/17, 705/35, 705/39[Full](#) [Title](#) [Citation](#) [Front](#) [Review](#) [Classification](#) [Date](#) [Reference](#) [Sequences](#) [Attachments](#)[KIMC](#) [Draw Desc](#) [Image](#)☐ 33. Document ID: US 6012035 A

L27: Entry 33 of 46

File: USPT

Jan 4, 2000

US-PAT-NO: 6012035

DOCUMENT-IDENTIFIER: US 6012035 A

TITLE: System and method for supporting delivery of health care

DATE-ISSUED: January 4, 2000

INVENTOR-INFORMATION:

NAME	CITY	STAT	ZIP CODE	COUNTRY
Freeman, Jr.; Berkley Irving	Berthoud	CO		
Smith; Edgar William	Boulder	CO		

US-CL-CURRENT: 705/2; 235/379, 235/380, 705/40, 705/41, 705/44

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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☐ 34. Document ID: US 5991749 A

L27: Entry 34 of 46

File: USPT

Nov 23, 1999

US-PAT-NO: 5991749

DOCUMENT-IDENTIFIER: US 5991749 A

TITLE: Wireless telephony for collecting tolls, conducting financial transactions, and authorizing other activities

DATE-ISSUED: November 23, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Morrill, Jr.; Paul H.	Delaware City	DE	19706-0244	

US-CL-CURRENT: 705/44; 705/13, 705/39, 705/40, 705/42

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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☐ 35. Document ID: US 5987132 A

L27: Entry 35 of 46

File: USPT

Nov 16, 1999

US-PAT-NO: 5987132

DOCUMENT-IDENTIFIER: US 5987132 A

TITLE: System, method and article of manufacture for conditionally accepting a payment method utilizing an extensible, flexible architecture

DATE-ISSUED: November 16, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Rowney; Kevin T. B.	San Francisco	CA		

US-CL-CURRENT: 705/77; 705/26, 705/35, 705/39, 705/40, 705/44, 705/76, 705/79

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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☐ 36. Document ID: US 5983208 A

L27: Entry 36 of 46

File: USPT

Nov 9, 1999

US-PAT-NO: 5983208

DOCUMENT-IDENTIFIER: US 5983208 A

TITLE: System, method and article of manufacture for handling transaction results in a gateway payment architecture utilizing a multichannel, extensible, flexible architecture

DATE-ISSUED: November 9, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Haller; Daniel R.	Menlo Park	CA		
Nguyen; Trong	Sunnyvale	CA		

US-CL-CURRENT: 705/40; 705/21, 705/44

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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☐ 37. Document ID: US 5950174 A

L27: Entry 37 of 46

File: USPT

Sep 7, 1999

US-PAT-NO: 5950174

DOCUMENT-IDENTIFIER: US 5950174 A

TITLE: Affiliation-based arrangement for billing

DATE-ISSUED: September 7, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Brendzel; Henry Tzvi	Millburn	NJ		

US-CL-CURRENT: 705/34; 379/114.21, 379/114.23, 705/30, 705/39, 705/40, 707/1, 707/7

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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☐ 38. Document ID: US 5915023 A

L27: Entry 38 of 46

File: USPT

Jun 22, 1999

US-PAT-NO: 5915023

DOCUMENT-IDENTIFIER: US 5915023 A

TITLE: Automatic portable account controller for remotely arranging for transfer of value to a recipient

DATE-ISSUED: June 22, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Bernstein; Robert	Wilmette	IL	60091	

US-CL-CURRENT: 705/75; 705/26, 705/35, 705/39, 705/40, 705/44, 705/78

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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☐ 39. Document ID: US 5903878 A

L27: Entry 39 of 46

File: USPT

May 11, 1999

US-PAT-NO: 5903878

DOCUMENT-IDENTIFIER: US 5903878 A

TITLE: Method and apparatus for electronic commerce

DATE-ISSUED: May 11, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Talati; Kirit K.	Sunnyvale	TX	75102	
Jani; Yashvant	Plano	TX	75024	

US-CL-CURRENT: 705/26; 705/40, 705/75

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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☐ 40. Document ID: US 5889863 A

L27: Entry 40 of 46

File: USPT

Mar 30, 1999

US-PAT-NO: 5889863

DOCUMENT-IDENTIFIER: US 5889863 A

TITLE: System, method and article of manufacture for remote virtual point of sale processing utilizing a multichannel, extensible, flexible architecture

DATE-ISSUED: March 30, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Weber; Jay C.	Menlo Park	CA		

US-CL-CURRENT: 705/76; 705/26, 705/39, 705/40, 705/44, 705/77

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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L27: Entry 41 of 46

File: USPT

Aug 11, 1998

US-PAT-NO: 5794221

DOCUMENT-IDENTIFIER: US 5794221 A

TITLE: Internet billing method

DATE-ISSUED: August 11, 1998

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Egendorf; Andrew	Lincoln	MA	01773	

US-CL-CURRENT: 705/40[Full](#) [Title](#) [Citation](#) [Front](#) [Review](#) [Classification](#) [Date](#) [Reference](#) [Sequences](#) [Attachments](#)[KIMC](#) [Draw Desc](#) [Image](#)☐ 42. Document ID: US 5745706 A

L27: Entry 42 of 46

File: USPT

Apr 28, 1998

US-PAT-NO: 5745706

DOCUMENT-IDENTIFIER: US 5745706 A

TITLE: Computer system and related equipment for spending and investment account management

DATE-ISSUED: April 28, 1998

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Wolfberg; Larry	Los Angeles	CA	90077	
Wolfberg; Brent	Los Angeles	CA	90049	

US-CL-CURRENT: 705/35; 705/40[Full](#) [Title](#) [Citation](#) [Front](#) [Review](#) [Classification](#) [Date](#) [Reference](#) [Sequences](#) [Attachments](#)[KIMC](#) [Draw Desc](#) [Image](#)☐ 43. Document ID: US 5727249 A

L27: Entry 43 of 46

File: USPT

Mar 10, 1998

US-PAT-NO: 5727249

DOCUMENT-IDENTIFIER: US 5727249 A

TITLE: Automated payment system and method

DATE-ISSUED: March 10, 1998

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Pollin; Robert E.	Germantown	MD	20874	

US-CL-CURRENT: 705/40; 705/26, 705/33

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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☐ 44. Document ID: US 5696902 A

L27: Entry 44 of 46

File: USPT

Dec 9, 1997

US-PAT-NO: 5696902

DOCUMENT-IDENTIFIER: US 5696902 A

TITLE: System for management of the usage of data consultations in a telecommunication network

DATE-ISSUED: December 9, 1997

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Leclercq; Thierry	Paris			FRX
Sallio; Patrick	Thorigne-Fouillard			FRX

US-CL-CURRENT: 705/40; 235/379, 235/380, 235/381, 235/382, 379/100.04, 379/100.06, 379/91.01, 705/44, 709/223, 709/227

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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☐ 45. Document ID: US 5222018 A

L27: Entry 45 of 46

File: USPT

Jun 22, 1993

US-PAT-NO: 5222018

DOCUMENT-IDENTIFIER: US 5222018 A

TITLE: System for centralized processing of accounting and payment functions

DATE-ISSUED: June 22, 1993

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Sharpe; Murem S.	Stamford	CT		
Bryson; Eugene	Redding	CT		
Manduley; Flavio	Woodbury	CT		
Riordan, II; Eben M.	Southport	CT		
Flessner; Brian D.	Norwalk	CT		

US-CL-CURRENT: 705/30; 705/40

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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☐ 46. Document ID: US 4713761 A

L27: Entry 46 of 46

File: USPT

Dec 15, 1987

US-PAT-NO: 4713761

DOCUMENT-IDENTIFIER: US 4713761 A

TITLE: System for centralized processing of accounting and payment functions

DATE-ISSUED: December 15, 1987

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Sharpe; Murem S.	Stamford	CT		
Bryson; Eugene	Redding	CT		
Manduley; Flavio	Woodbury	CT		
Riordan, II; Eben M.	Southport	CT		
Flessner; Brian D.	Norwalk	CT		

US-CL-CURRENT: 705/30; 340/825.26, 705/40, 902/37

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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File: USPT

Aug 11, 1998

US-PAT-NO: 5794221

DOCUMENT-IDENTIFIER: US 5794221 A

TITLE: Internet billing method

DATE-ISSUED: August 11, 1998

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Egendorf; Andrew	Lincoln	MA	01773	

APPL-NO: 8/ 499535 [PALM]

DATE FILED: July 7, 1995

INT-CL: [6] G06 F 13/00

US-CL-ISSUED: 705/40

US-CL-CURRENT: 705/40

FIELD-OF-SEARCH: 395/201, 395/226, 395/240, 395/244, 705/40

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/>	<u>5146491</u>	September 1992	Silver et al.	379/114
<input type="checkbox"/>	<u>5446489</u>	August 1995	Egendorf	348/3

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Business Journal, v12, No. 40, Alex Wieggers, issued Dec. 26, 1994, "First Virtual Really Pays Bills", p. 1(2), see entire document.
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"Information About First Virtual", esp. Payment System Summary, Buying--Complete Details . .

First Virtual Bank of Cyberspace, Newsbytes News Network, Oct. 28, 1994, see pp. 1-2 see

entire document.

Paul, Database and Bulletin Board Services: A Guide to On-Line Resources, Quill, Sep. 1993, v81, n7, p. 18(3), see second and third pages.

ART-UNIT: 271

PRIMARY-EXAMINER: Cosimano; Edward R.

ASSISTANT-EXAMINER: Groutt; Phillip

ATTY-AGENT-FIRM: Sprung Kramer Schaefer & Briscoe

ABSTRACT:

An Internet billing method comprises establishing an agreement between an Internet access provider and a customer, and an agreement between the Internet access provider and a vendor, wherein the Internet access provider agrees with the customer and the vendor to bill the customer and remit to the vendor for products and services purchased over the Internet by the customer from the vendor. The provider creates access to the Internet for the customer. When the customer orders a product or service over the Internet from a vendor, transactional information transmitted between the customer and the vendor is also transmitted to the provider. The provider then bills the transaction amount to the customer and remits a portion of the transaction amount to the vendor, keeping the differential as a fee for providing the service. As a result of this method, there is no need for any customer account numbers or vendor account numbers to be transmitted over the Internet, thereby maintaining the security of that information.

33 Claims, 3 Drawing figures

WEST[Generate Collection](#)[Print](#)**Search Results - Record(s) 41 through 46 of 46 returned.**☐ 41. Document ID: US 5794221 A

L27: Entry 41 of 46

File: USPT

Aug 11, 1998

US-PAT-NO: 5794221

DOCUMENT-IDENTIFIER: US 5794221 A

TITLE: Internet billing method

DATE-ISSUED: August 11, 1998

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Egendorf; Andrew	Lincoln	MA	01773	

US-CL-CURRENT: 705/40

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KWC	Draw Desc	Image
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☐ 42. Document ID: US 5745706 A

L27: Entry 42 of 46

File: USPT

Apr 28, 1998

US-PAT-NO: 5745706

DOCUMENT-IDENTIFIER: US 5745706 A

TITLE: Computer system and related equipment for spending and investment account management

DATE-ISSUED: April 28, 1998

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Wolfberg; Larry	Los Angeles	CA	90077	
Wolfberg; Brent	Los Angeles	CA	90049	

US-CL-CURRENT: 705/35; 705/40

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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☐ 43. Document ID: US 5727249 A

L27: Entry 43 of 46

File: USPT

Mar 10, 1998

US-PAT-NO: 5727249

DOCUMENT-IDENTIFIER: US 5727249 A

TITLE: Automated payment system and method

DATE-ISSUED: March 10, 1998

INVENTOR-INFORMATION:

NAME	CITY	STATE	Zip CODE	COUNTRY
Pollin; Robert E.	Germantown	MD	20874	

US-CL-CURRENT: 705/40; 705/26, 705/33

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KWIC	Draw Desc	Image
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☐ 44. Document ID: US 5696902 A

L27: Entry 44 of 46

File: USPT

Dec 9, 1997

US-PAT-NO: 5696902

DOCUMENT-IDENTIFIER: US 5696902 A

TITLE: System for management of the usage of data consultations in a telecommunication network

DATE-ISSUED: December 9, 1997

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Leclercq; Thierry	Paris			FRX
Sallio; Patrick	Thorigne-Fouillard			FRX

US-CL-CURRENT: 705/40; 235/379, 235/380, 235/381, 235/382, 379/100.04, 379/100.06, 379/91.01, 705/44, 709/223, 709/227

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KWIC	Draw Desc	Image
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☐ 45. Document ID: US 5222018 A

L27: Entry 45 of 46

File: USPT

Jun 22, 1993

US-PAT-NO: 5222018

DOCUMENT-IDENTIFIER: US 5222018 A

TITLE: System for centralized processing of accounting and payment functions

DATE-ISSUED: June 22, 1993

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Sharpe; Murem S.	Stamford	CT		
Bryson; Eugene	Redding	CT		
Manduley; Flavio	Woodbury	CT		
Riordan, II; Eben M.	Southport	CT		
Flessner; Brian D.	Norwalk	CT		

US-CL-CURRENT: 705/30; 705/40

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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KWIC	Draw Desc	Image
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☐ 46. Document ID: US 4713761 A

L27: Entry 46 of 46

File: USPT

Dec 15, 1987

US-PAT-NO: 4713761

DOCUMENT-IDENTIFIER: US 4713761 A

TITLE: System for centralized processing of accounting and payment functions

DATE-ISSUED: December 15, 1987

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Sharpe; Murem S.	Stamford	CT		
Bryson; Eugene	Redding	CT		
Manduley; Flavio	Woodbury	CT		
Riordan, II; Eben M.	Southport	CT		
Flessler; Brian D.	Norwalk	CT		

US-CL-CURRENT: 705/30; 340/825.26, 705/40, 902/37

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments
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L27: Entry 43 of 46

File: USPT

Mar 10, 1998

US-PAT-NO: 5727249

DOCUMENT-IDENTIFIER: US 5727249 A

TITLE: Automated payment system and method

DATE-ISSUED: March 10, 1998

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Pollin; Robert E.	Germantown	MD	20874	

APPL-NO: 8/ 625295 [PALM]

DATE FILED: April 1, 1996

PARENT-CASE:

This is a Divisional application of Ser. No. 07/959,930, filed Oct. 15, 1992, now U.S. Pat. No. 5,504,677, issued Apr. 2, 1996.

INT-CL: [6] G06 F 3/00

US-CL-ISSUED: 705/40; 705/33, 705/26

US-CL-CURRENT: 705/40; 705/26, 705/33

FIELD-OF-SEARCH: 395/201, 395/226, 395/230, 395/240, 395/241, 395/245, 395/186, 395/188.01, 235/379, 235/380, 235/432

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<input type="checkbox"/>	<u>5383113</u>	January 1995	Kight	395/240

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 Copy of an Agreement.
 Copy of an Auto Pay Brochure.
 Brochure: Freedom From Telecom Support Systems.
 Brochure: International Banking Technology.
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 Check by phone materials.
 Fidelity Check Incorporated, Letter to prospective client.
 Dans, Ron, QuickCard Systems, promotional Letter, 3 pages, dated Sep. 1, 1990.

Protest filed by Mr. Shawn Noel on or about Jul. 20, 1994
Protest filed by Shawn J. Noel on or about Sep. 16, 1994.
Protest filed by Mr. Donald Pette, Jr., of Direct Check, Inc. on or about Sep. 21, 1994.
Protest filed by Attorney William A. Blake on or about Oct. 26, 1994, assumed to be on behalf of Mr. Ronald Dans [hereinafter Dans protest].

ART-UNIT: 271

PRIMARY-EXAMINER: Voeltz; Emanuel T.

ASSISTANT-EXAMINER: Gratt; Phillip

ATTY-AGENT-FIRM: Sixbey, Friedman, Leedom & Ferguson Smith; Evan R.

ABSTRACT:

A system and method of collecting payments an automated system to generate a draft, payable to the creditor and drawn on the payor's checking account, pursuant to the payor's authorization. The draft is then executed by the debt collector as authorized signatory for the payor, and deposited into the payee's account to complete payment. The automated system has a simple input screen which receives the necessary information for generation of the draft, which may be read to the system operator over the telephone by the authorizing payor. The system verifies the bank and account information by comparing the input information to records in a database associated with the system. Optionally, the system may also generate an inquiry to the bank to determine the availability of funds in the payor's account. When verification is complete, the system generates a paper bank draft payable to the payor, using MICR ink so that the draft can be processed in the banking system like an ordinary check. The signature block of the draft is made for the collection agent "as authorized signatory for" the payor.

80 Claims, 10 Drawing figures

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<u>L24</u>	l22 same l23	40	<u>L24</u>
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<u>L15</u>	((((709/\$)!.CCLS.))	16914	<u>L15</u>
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<u>L12</u>	((((709/235)!.CCLS.))	269	<u>L12</u>
<u>L11</u>	((((709/231)!.CCLS.))	481	<u>L11</u>
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- ☐ **33 Electric terminal with memory card reader** - European Patents Fulltext - *US\$7.50*
- ☐ **34 Electronic payment method, particularly with an IC-card** - European Patents Fulltext - *US\$7.50*
- ☐ **35 Dispenser for portable objects and method for installing a container in such a dispenser** - European Patents Fulltext - *US\$7.50*
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- ☐ **38 Method for electronic payment with an IC-card provided with numbered tokens; and card to implement this method** - European Patents Fulltext - *US\$7.50*
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- ☐ **42 Process and system for the management of an electronic memory representative of predetermined homogeneous units.** - European Patents Fulltext - *US\$7.50*
- ☐ **43 Micromodule with embedded contacts and a card containing circuits comprising such a micromodule.** - European Patents Fulltext - *US\$7.50*
- ☐ **44 A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR NETWORK ELECTRONIC PAYMENT AND CREDIT COLLECTION UTILIZING A PAYMENT INSTRUMENT AND CERTIFICATION OF PAYMENT** - European Patents Fulltext - *US\$7.50*
- ☐ **45 A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR NETWORK ELECTRONIC PAYMENT AND CREDIT COLLECTION UTILIZING A PAYMENT INSTRUMENT HOLDER** - European Patents Fulltext - *US\$7.50*
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 - ☐ **2 A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR NETWORK ELECTRONIC PAYMENT AND CREDIT COLLECTION UTILIZING A PAYMENT INSTRUMENT HOLDER - SYSTEME, PROCEDE ET ARTICLE DE FABRICATION POUR LE PAIEMENT ELECTRONIQUE PAR RESEAU ET LE RECOUVREMENT DE CREDITS AU MOYEN D'UN SUPPORT D'INSTRUMENT DE PAIEMENT** - Word Count: 17590 - 1997 - WIPO/PCT Patents Fulltext - *US\$7.90*
 - ☐ **3 A SYSTEM AND METHOD FOR SECURE NETWORK ELECTRONIC PAYMENT AND CREDIT COLLECTION - SYSTEME ET PROCEDE DE PAIEMENT ELECTRONIQUE ET DE RECOUVREMENT DE CREDIT PROTEGES SUR RESEAU** - Word Count: 10785 - 1997 - WIPO/PCT Patents Fulltext - *US\$7.90*
 - ☐ **4 A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR NETWORK ELECTRONIC PAYMENT AND CREDIT COLLECTION UTILIZING A PAYMENT INSTRUMENT AND CERTIFICATION OF PAYMENT - SYSTEME, PROCEDE ET ARTICLE FABRIQUE POUR LE PAIEMENT ELECTRONIQUE SUR RESEAU ET LE RECOUVREMENT DE CREDIT AU MOYEN D'UN INSTRUMENT ET D'UN CERTIFICAT DE PAIEMENT** - Word Count: 17292 - 1997 - WIPO/PCT Patents Fulltext - *US\$7.90*
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 - ☐ **7 METHOD FOR PROTECTEDLY DEBITING AN ELECTRONIC PAYMENT MEANS - PROCEDE POUR PERMETTRE LE DEBIT DE MANIERE PROTEGEE SUR UN MOYEN DE PAIEMENT ELECTRONIQUE** - Word Count: 4876 - 1997 - WIPO/PCT Patents Fulltext - *US\$7.90*
 - ☐ **8 METHOD OF DEBITING AN ELECTRONIC PAYMENT MEANS - PROCEDE SERVANT A DEBITER DES MOYENS DE PAIEMENT ELECTRONIQUE** - Word Count: 5710 - 1997 - WIPO/PCT Patents Fulltext - *US\$7.90*
 - ☐ **9 A SYSTEM, A METHOD AND AN APPARATUS FOR PERFORMING AN ELECTRIC PAYMENT TRANSACTION IN A TELECOMMUNICATION NETWORK - SYSTEME, PROCEDE ET APPAREIL PERMETTANT D'EFFECTUER UNE TRANSACTION DE PAIEMENT ELECTRONIQUE DANS UN RESEAU DE TELECOMMUNICATIONS** - Word Count: 5539 - 1997 - WIPO/PCT Patents Fulltext - *US\$7.90*
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Home financial transaction system.*Finanzielles Transaktionssystem fur zu Hause.**Systeme de transactions financieres a domicile.***Assignee:**

U.S. ORDER, INC., (1537030), 13873 Park Center Road, Suite 490, Herndon, Virginia 22071, (US),
(applicant designated states: DE;FR;GB)

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Legal Representative:

Boydell, John Christopher (28571), Stevens, Hewlett & Perkins 1 Serjeants' Inn Fleet Street, London EC4Y
1LL, (GB)

Patent

Country Code/Number	Kind	Date
EP 527639	A2	February 17, 1993 (Basic)

Application

Country Code/Number	Date
EP 92307348	August 11, 1992

Priority Application Number (Country Code, Number, Date): US 744909 (910814)

Designated States: DE; FR; GB

International Patent Class: G07F-019/00; G06F-015/30

Abstract: EP 527639 A2

A Home Financial Transaction System (HFT) is described comprising financial transaction terminals (FTT) with means to read symbolic representations of data which identify merchant/service provider, method of payment, amount of payment and type of transaction to be conducted. The FTT user scans an optical reader means (1) over the symbolic representation on a bill or invoice and stores the information relating to the amount to be paid, method to be paid and related information in the memory (7) of the (FTT). Once all transactions have been stored, the terminal (FTT) communicates with a financial transaction computer system (FTCS) which assembles data from a plurality of terminals (FTT) for subsequent transmission to banks and other financial institutions for clearing house operations. Symbolic representations can be imprinted on bills or invoices or imprinted on separate data sheets which can be scanned by an optical scanning means to input the desired identification data. One enhancement also calls for transaction codes to be symbolically represented and input by the optical scanning means to conduct the desired transaction. (see image in original document)

Legal Status

Type	Pub Date	Kind	Description
Application:	930217	A2	Published application (A1 with Search Report;A2 without Search Report)
Withdrawal:	931027	A2	Date on which the European patent application was withdrawn: 930902


Language (Publication, Processual, Application): English; English; English

European Patents Fulltext

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(21) Int. PCT/US98/17154
Application
Number:

(22) Int. 19 August 1998
Filing Date: (19.08.1998)

(30) Priority Data

08/925,344 09 US
September
1997
(09.09.1997)

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Inventor:

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Rhodes Coats & Bennett,
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Greensboro, NC 27402 ;
(US).

(81) Designated States:

AL, AM, AT, AU, AZ,
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ARIPO patent (GH, GM,
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European patent (AT, BE,
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(51) International
Patent
Classification⁶:
G06F 17/60

A1

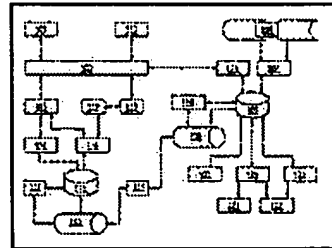
(11) Int. WO
Publication
Number: 99/13422

(43) Int. 18 March
Publication 1999
Date: (18.03.1999)

(54) Title: ELECTRONIC *INVOICING* AND *PAYMENT*
SYSTEM

(57) Abstract

A system for automated electronic *invoicing* and *payment* system for providing remote customer review of automated billing from an invoicer. The system includes invoice presentment electronics having a control system and first communication electronics (101). The system also includes at least one remote authorization terminal having a customer interface, the terminal having second communication electronics (110) adapted to operatively communicate with the first communication electronics (101). The control system of the invoice presentment electronics is adapted to provide billing data, regarding a customer invoice preauthorized for automated billing, to the first communication electronics (101) for transmission to the second communication electronics (110). The customer interface of the remote authorization terminal is adapted to present the billing data to a customer and to receive a response relating to the billing data from the customer, the response indicating one of acceptance of the billing data or modification thereto.



FR, GB, GR, IE, IT, LU,
MC, NL, PT, SE); OAPI
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**ELECTRONIC BILL PAY SYSTEM
SYSTEME DE PAIEMENT ELECTRONIQUE DE FACTURE****Patent Applicant/Assignee:**

VISA INTERNATIONAL SERVICE ASSOCIATION, , , ,

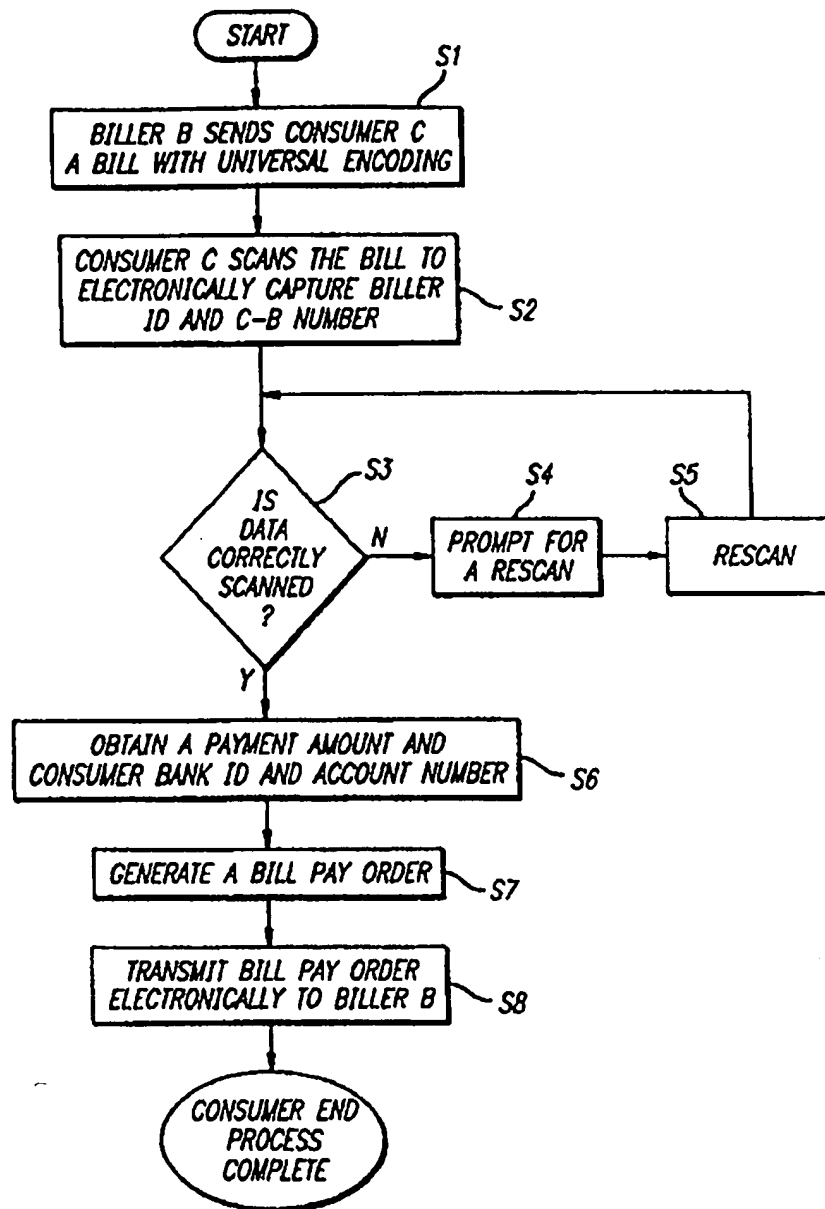
Inventors:

POWAR William L, , , ,

Patent and Priority Information (Country, Number, Date):**Patent:** WO 9708643 A1 19970306**Application:** WO 96US13990 19960829 (PCT/WO US9613990)**Priority Application:** US 95521623 19950831**Designated States:**AL AM AT AU AZ BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE HU IL IS JP KE KG KP
KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM
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ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG**International Patent Class (Main):** G06F**Publication Language:** English

English Abstract: Data capture which occurs at the consumer end of an electronic bill pay transaction is assisted by machine readable information in a standardized format on an invoice where the machine readable information includes biller identification and a C-B account number and the information is readable at the consumer end (S2) without prior arrangements being made specifically between the consumer and the biller. The biller identification is either a universal biller reference number or sufficient information to allow manual identification and contact with the biller (S8). The machine readable information is an optically-readable bar code, characters in a font designed for error-free character recognition by optical or magnetic means.

French Abstract: La saisie des donnees qui s'effectuent du cote consommateur d'une transaction de paiement electronique de facture est assistee par des informations lisibles par machine inscrites en format standard sur une facture, dans des conditions telles que ces informations lisibles par machine comprennent l'identification du beneficiaire et le numero de compte bancaire du beneficiaire, ces informations etant lisibles du cote consommateur (S2) sans que des dispositions prealables ne soient prises specifiquement entre le consommateur et le beneficiaire. L'identification du beneficiaire s'effectue soit par un numero de reference universel de beneficiaire soit par des informations suffisantes pour permettre une identification manuelle et un contact avec ledit beneficiaire (S8). Les informations lisibles par machine se presentent sous la forme d'un code barre lisible optiquement, ou de caracteres d'une police concu pour une reconnaissance de caracteres sans erreur par un dispositif optique ou magnetique.



Detailed Description: ELECTRONIC BILL PAY SYSTEM

BACKGROUND OF THE INVENTION

The present invention relates to the field of electronic bill payment systems ("bill pay") which allow a consumer to direct their bank, an agent of their bank, or a non-bank bill pay service bureau to pay amounts owed to merchants, service providers and other billers who bill consumers for amounts owed.

U. S. Patent No. 5,465,206 (App. Ser. No. 08/146,515) issued to James J.

INTERNATIONAL SEARCH REPORT

International application No.
PCT/US98/17154

A. CLASSIFICATION OF SUBJECT MATTER

IPC(6) :G06F, 17/60

US CL :705/34

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 705/34, 14, 10, 379/1.01, 114

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

APS, IEE

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 5,465,206 A (HILT ET AL.) 07 November 1995, see abstract; figs. 1-12; claim 1, col. 23 lines 14-15, 43; claim 30 lines 16-17, 24-25; col. 5 line 56; col. 12 lines 63-69; col. 14 lines 5, 10, 14-15, 21; col. 17 lines 27-28; col. 19 lines 14-16; col. 20 lines 10-21.	1-83, 85-100



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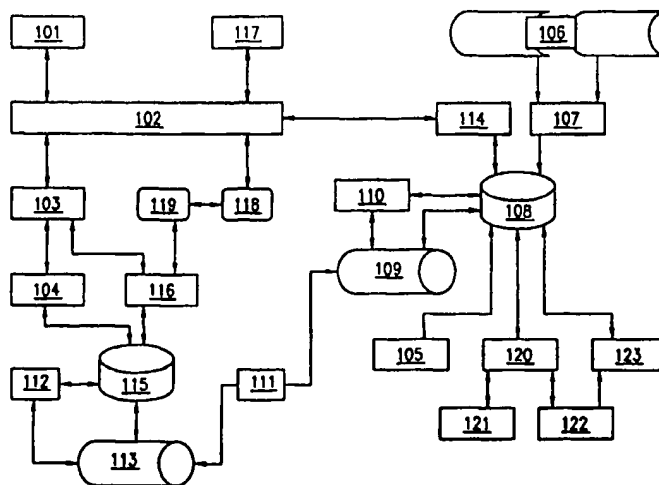
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INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(51) International Patent Classification ⁶ : G06F 17/60	A1	(11) International Publication Number: WO 99/13422 (43) International Publication Date: 18 March 1999 (18.03.99)
(21) International Application Number: PCT/US98/17154 (22) International Filing Date: 19 August 1998 (19.08.98) (30) Priority Data: 08/925,344 9 September 1997 (09.09.97) US (71)(72) Applicant and Inventor: NEELY, R., Alan [US/US]; 5618 Faye Drive, Greensboro, NC 27410 (US). (74) Agent: RILEE, Edward, W.; Rhodes Coats & Bennett, L.L.P., P.O. Box 2974, Greensboro, NC 27402 (US).		(81) Designated States: AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, CA, CH, CN, CU, CZ, DE, DK, EE, ES, FI, GB, GE, GH, GM, HR, HU, ID, IL, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MD, MG, MK, MN, MW, MX, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, UA, UG, UZ, VN, YU, ZW, ARIPO patent (GH, GM, KE, LS, MW, SD, SZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GW, ML, MR, NE, SN, TD, TG). Published <i>With international search report.</i> <i>Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.</i>

(54) Title: **ELECTRONIC INVOICING AND PAYMENT SYSTEM**



(57) Abstract

A system for automated electronic invoicing and payment system for providing remote customer review of automated billing from an invoicer. The system includes invoice presentment electronics having a control system and first communication electronics (101). The system also includes at least one remote authorization terminal having a customer interface, the terminal having second communication electronics (110) adapted to operatively communicate with the first communication electronics (101). The control system of the invoice presentment electronics is adapted to provide billing data, regarding a customer invoice preauthorized for automated billing, to the first communication electronics (101) for transmission to the second communication electronics (110). The customer interface of the remote authorization terminal is adapted to present the billing data to a customer and to receive a response relating to the billing data from the customer, the response indicating one of acceptance of the billing data or modification thereto.